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CLAIMS

What is claimed is:



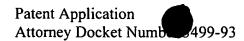
A computer-implemented method for managing risk related to financial transactions involving a politically identified person, the method comprising:

receiving information relating to political exposure associated with a person involved in a financial transaction;

structuring the information received according to political exposure risk quotient criteria; and

calculating a risk quotient using the structured information.

- 2. The method of claim 1 additionally corruptising the step of generating a suggested action responsive to the risk quotient.
- The method of claim 2 additionally comprising the steps of:
 storing the information received, the risk quotient and the suggested action; and
 generating a diligence report.
- The method of claim 3 wherein the diligence report comprises information received relating to political exposure and actions taken responsive to the risk quotient.
- 5. The method of claim 2 wherein the suggested action is additionally responsive to the information received.
- 6. The method of claim 2 wherein the suggested actions are directed towards reducing risk related to an account associated with a politically exposed person.
- 7. The method of claim 2 wherein the suggested action comprises refusing to perform a transaction.
- The method of claim 2 wherein the suggested action comprises blocking acceptance of an account.
- 9. The method of claim 1 wherein the suggested action comprises notifying an authority.
- 10. The method of claim 1 wherein the information received comprises the identity of a politically identified person and the person's relationship to an account holder.
- 11. The method of claim 1 wherein the information received comprises the identity of a secrecy jurisdiction.



- 12. The method of claim 1 wherein the information received is gathered electronically.
- 13. The method of claim 1 additionally complising the step of aggregating risk quotients relating to a financial institution to assess a level of politically identified risk to which the financial institution is exposed.
- The method of claim 13 additionally comprising the step of calculating an average risk quotient associated with a transaction.
- 15. The method of claim 1 wherein the financial transaction comprises opening a financial account.
- A computerized system for managing risk associated with a financial account, the system comprising:

a computer server accessible with a network access device via a communications network; and

executable software stored on the server and executable on demand, the software operative with the server to cause the system to:

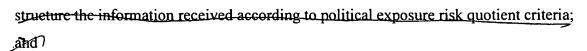
receive information relating to political exposure associated with a person involved in a financial transaction;

structure the information received according to political exposure risk quotient criteria; and

calculate a risk quotient using the structured information.

- 17. The computerized system of claim 16 wherein the information is received via an electronic feed.
- 18. The computerized system of claim 16 wherein the network access device is a personal computer.
- 19. The computerized system of claim 16 wherein the network access device is a wireless handheld device.
- Computer executable program code residing on a computer-readable medium, the program code comprising instructions for causing the computer to:

 receive information relating to political exposure associated with a person involved in a financial transaction;



calculate a risk quotient using the structured information-

A computer data signal embodied in a digital data stream comprising data relating to risk management, wherein the computer data signal is generated by a method comprising the steps of:

receiving information relating to political exposure associated with a person involved in a financial transaction;

structuring the information received according to political exposure risk quotient criteria; and

calculating a risk quotient using the structured information.

- 22. A method of interacting with a network access device so as to manage risk relating to political exposure associated with a financial transaction, the method comprising the steps of: initiating interaction with a host computer on a communications network; inputting information relating to a person associated with an account holder via a graphical user interface; and and receiving a risk quotient indicative of a level of risk associated with the person
- 23. The method of claim 22 wherein the risk quotient is a numerical value.

associated with the account holder.

